

Atty. Dkt. No. 057898-0105

REMARKS

Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

Applicants thank the examiner for the courtesy of an interview on June 14, 2006 by telephone. During the interview language to overcome the section 101 rejection was discussed. The examiner suggested adding the words "computer-readable medium" in the preamble for the program product claims.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

Applicants have amended independent claims 123, 124 and 141 to move the phrase "to a print site for ultimate delivery in hard copy to a maker bank" to a different place in the claim element to remove a potential for ambiguity. Although applicants believe that the punctuation of the "central system transmitting" claim element made the proper interpretation clear, i.e., that the transmitting could be to any of the maker bank, or to a Federal Reserve Bank or a correspondent bank, or to a print site for ultimate delivery in hard copy to a maker bank, a concern was raised about a possibility of misinterpretation. Any possibility for misinterpretation is removed by the present amendment re-ordering the elements. Note that this amendment is deemed to be non-substantive in nature.

Applicants wish to thank the examiner for the allowance of claims 124-157.

Claims 88-103 and 123 were rejected under 35 USC 101. The Office Action notes that the claim would be considered statutory if the claim recites that the functional descriptive material "is recorded on some computer-readable medium." Claim 123 has been amended to comply with the examiner's requirement, and includes the following element amendment:

at least one computer-readable medium ~~usable media~~
having computer readable program code embodied therein or

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among them if more than one medium, to be executed by a computer, the computer readable program code, when executed, capable of causing a machine to perform the following method steps.

Additionally, at the examiner's suggestion applicants have amended claim 123 and all claims dependent thereon to recite in the preamble "computer-readable medium."

Accordingly, applicants request that this rejection be withdrawn.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

Date June 14, 2006

By _____



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